

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: GUSTAFSON, STEVEN

§ Case No. 08-24332-JS

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID GROCHOCINSKI, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of U.S. Bankruptcy Court  
219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00AM on 08/19/2011 in Courtroom 4016, United States Courthouse, DuPage County Courthouse  
505 N. County Farm Road  
DuPage, IL 60187.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 07/15/2011 By: /s/DAVID GROCHOCINSKI, TRUSTEE  
Trustee

DAVID GROCHOCINSKI, TRUSTEE  
1900 RAVINIA PLACE  
ORLAND PARK, IL 60462  
(708) 226-2700

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: GUSTAFSON, STEVEN

§ Case No. 08-24332-JS

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Debtor(s) \_\_\_\_\_

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 10,004.09  
*and approved disbursements of* \$ 14.88  
*leaving a balance on hand of* <sup>1</sup> \$ 9,989.21

**Balance on hand:** \$ 9,989.21

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant | Claim Asserted | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|----------|----------------|-------------------------|--------------------------|------------------|
| None      |          |                |                         |                          |                  |

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 9,989.21

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant   | Total Requested | Interim Payments to Date | Proposed Payment |
|--|-----------------|--------------------------|------------------|
| Trustee, Fees - DAVID GROCHOCINSKI, TRUSTEE                                | 1,750.40        | 0.00                     | 1,750.40         |
| Attorney for Trustee, Fees - GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.     | 2,992.50        | 0.00                     | 2,992.50         |
| Attorney for Trustee, Expenses - GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD. | 55.29           | 0.00                     | 55.29            |

Total to be paid for chapter 7 administration expenses: \$ 4,798.19

Remaining balance: \$ 5,191.02

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments<br>to Date | Proposed<br>Payment |
|------------------|-----------------|-----------------------------|---------------------|
| None             |                 |                             |                     |

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 5,191.02

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$18,274.07 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim No | Claimant                   | Allowed Amount<br>of Claim | Interim Payments<br>to Date | Proposed<br>Payment |
|----------|----------------------------|----------------------------|-----------------------------|---------------------|
| 7P       | Department of the Treasury | 18,274.07                  | 0.00                        | 5,190.94            |

Total to be paid for priority claims: \$ 5,190.94

Remaining balance: \$ 0.08

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 4,953,864.01 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No | Claimant                              | Allowed Amount<br>of Claim | Interim Payments<br>to Date | Proposed<br>Payment |
|----------|---------------------------------------|----------------------------|-----------------------------|---------------------|
| 1        | amibus                                | 100.05                     | 0.00                        | 0.00                |
| 2        | American Express Centurion Bank       | 15,784.03                  | 0.00                        | 0.00                |
| 3        | American Express Centurion Bank       | 413.95                     | 0.00                        | 0.00                |
| 4        | American Express Bank FSB             | 17,893.24                  | 0.00                        | 0.00                |
| 5        | American Express Bank FSB             | 14,244.16                  | 0.00                        | 0.00                |
| 6        | American Express Centurion Bank       | 68,039.85                  | 0.00                        | 0.00                |
| 7U       | Department of the Treasury            | 9,712.24                   | 0.00                        | 0.00                |
| 8        | FIA CARD SERVICES, NA/BANK OF AMERICA | 49,365.92                  | 0.00                        | 0.00                |
| 9        | FIA CARD SERVICES, NA/BANK OF AMERICA | 30,416.17                  | 0.00                        | 0.00                |

|     |                                       |              |      |      |
|-----|---------------------------------------|--------------|------|------|
| 10  | FIA CARD SERVICES, NA/BANK OF AMERICA | 87,757.25    | 0.00 | 0.00 |
| 11  | Mayer Brown LLP                       | 126,302.90   | 0.00 | 0.00 |
| 12  | AMERICAN INFOSOURCE LP AS AGENT FOR   | 7,526.97     | 0.00 | 0.00 |
| 13  | Joseph Gil                            | 3,453,935.00 | 0.00 | 0.00 |
| 14U | James, Gustafson & Thompson, Ltd      | 1,072,372.28 | 0.00 | 0.00 |

Total to be paid for timely general unsecured claims: \$ 0.00

Remaining balance: \$ 0.08

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.08

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.08

Prepared By: /s/DAVID GROCHOCINSKI, TRUSTEE

Trustee

DAVID GROCHOCINSKI, TRUSTEE  
1900 RAVINIA PLACE  
ORLAND PARK, IL 60462  
(708) 226-2700

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Service Page 7 of 8**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Steven D Gustafson  
 Debtor

Case No. 08-24332-JHS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: esullivan  
Form ID: pdf006Page 1 of 2  
Total Noticed: 47

Date Rcvd: Jul 18, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2011.

db +Steven D Gustafson, 55 South Main Street 394, 1910 Morgan Circle, Naperville, IL 60565-6757  
 aty +Ariane Holtschlag, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,  
 Orland Park, IL 60462-3760  
 aty +Brian D Johnson, Grochocinski, Grochocinski & Lloyd, 1900 Ravinia Place,  
 Orland Park, IL 60462-3760  
 aty +David E Grochocinski, Grochocinski & Grochocinski, 1900 Ravinia Place,  
 Orland Park, IL 60462-3760  
 aty +David P Lloyd, Grochocinski, Grochocinski & Lloyd, 1900 Ravinia Place,  
 Orland Park, IL 60462-3760  
 aty +Grochocinski Grochocinski & Lloyd Ltd, 1900 Ravinia Place, Orland Park, IL 60462-3760  
 aty +John S Vishneski Iii, 77 W Wacker Dr Ste 4900, Chicago, IL 60601-1604  
 aty +Kathleen McGuire, Grochocinski, Grochocinski & Lloyd, Ltd, 1900 Ravinia Place,  
 Orland Park, IL 60462-3760  
 aty +Steven D Gustafson, 1036 N. Webster, Naperville, IL 60563-2645  
 tr +David E Grochocinski, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,  
 Orland Park, IL 60462-3760  
 12614668 American Express, PO Box 297879, Ft. Lauderdale, Florida, 33329-7879  
 13510108 American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 12614667 +++American Express Centurion Bank, PO Box 3001, Malvern, PA 19355-0701  
 13495692 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 12614672 +Ari J. Rosenthal, 1001 E. Chciago Ave. 111, Naperville, Illinois 60540-5500  
 12614676 +Augustine, Kern & Levens, 218 North Jeffereson St. #202, Chicago, Illinois 60661-1225  
 12614678 Block 418, LLC, c/o BBM, Inc., 263 S. Washington St., #212, Naperville, Illinois, 60540  
 12614681 +Chase Bank/Cardmember Services, PO Box 15548, Wilmington, DE 19850-5548  
 12614680 Citi Master Card, PO Box 68891, Des Moines', IA, 50368-8911  
 12614692 Citibank Mortgage, 1000 Technology Drive MS 514, O'Fallon, MO, 63368-2240  
 12614693 +Citibank Mortgage, 125 S. Wacker #400, Chicago, IL 60606-4440  
 12614694 Countrywide Home Mortgage, PO Box SVB-314, Simi Valley, CA, 93062-5170  
 12614682 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, PO Box 5292,  
 Carol Stream', Illinois, 60197)  
 12614666 +First Midwest Bank, One Pierce Place, Itasca, Illinois 60143-1253  
 12614683 GFC Leasing, PO Box 2290, Madison, Wisconsin, 53701-2290  
 12614691 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Department of the Treasury, Internal Revenue Service, PO Box 21126,  
 Philadelphia, PA 19114)  
 12614695 +IndyMac Bank FSB, c/o Jon Mesker, Esq., 9119 Corporate Lake Dr. 3rd FL,  
 Tampa, Florida 33634-2362  
 12614696 +IndyMac Federal Bank FSB, PO Box 78826, Phoenix AZ 85062-8826  
 12614669 +++James, Gustafson & Thompson, Ltd, c/o Larry L Thompson, 1001 East Chicago Avenue Suite 111,  
 Naperville, Illinois 60540-5500  
 13770465 +Joseph Gil, c/o Springer, Brown, Covey, Gaertner & D, 400 South County Farm Rd., Suite 330,  
 Wheaton, Illinois 60187-4547  
 12614671 +Larry L. Thompson, 1001 E. Chicago Ave. 111, Naperville, Illinois 60540-5500  
 12614685 +MSP Communications, 236 South Washington Street, Naperville, Illinois 60540-5371  
 12614673 +Mary S. Watts-Thompson, 1001 E. Chicago Ave. 111, Naperville, Illinois 60540-5500  
 13704221 +Mayer Brown LLP, Attn: Nicholas C Listermann, 230 South LaSalle Street 9th Floor,  
 Chicago, IL 60604-1408  
 12614684 +Michael, Best & Friedrich, Two Prudential Plaza, 180 N. Stetson Ave,  
 Chicago, Illinois 60601-6710  
 12614688 +RCS, Inc., PO Box 7229, Westchester, Illinois 60154-7229  
 12614687 +Reed, Smith, Sachnov & Weaver, 10 S. Wacker Drive, Chicago, Illinois 60606-7453  
 12614689 +Service Master, 445 Gunderson Drive, Carol Stream', Illinois 60188-2415  
 12614670 +Thompson, Rosenthal Watts, LLP, 1001 E. Chicago Ave. 111, Naperville, Illinois 60540-5500  
 15396424 +++Wells Fargo Bank NA, PO Box 14469 MAC X2303-01A, Des Moines, IA 50306-3469  
 12614697 Wells Fargo Home Equity, PO Box 4233, Portland, OR, 97208-4233  
 12614690 Yellow Pages United, PO Box 95450, Atlanta, Georgia, 30347  
 12614674 amibus, PO Box 95409, Palatine, Illinois, 60095-0409

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13769928 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 19 2011 00:38:11  
 AMERICAN INFOSOURCE LP AS AGENT FOR, GFC LEASING, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 12614675 E-mail/Text: vci.bkcy@vwcrcedit.com Jul 18 2011 23:59:22 Audi Financial Services,  
 PO Box 17497, Baltimore, MD, 21297-1497,  
 13685065 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 19 2011 00:38:10  
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,  
 Oklahoma City, OK 73124-8809  
 12614686 E-mail/Text: bankruptcy@pb.com Jul 19 2011 00:00:01 Pitney Bowes, PO Box 856390,  
 Louisville, KY, 40285-6390

TOTAL: 4

District/off: 0752-1

User: esullivan  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Jul 18, 2011

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty David M Rosenfield  
aty Reed Smith LLP  
13510109\* American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
13510107\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
13514996\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
12614677 ##+Bank of America, PO Box 15726, Wilmington,DE 19850-5726  
12614679 ##+Cash Management Solutions, 11689 Lackland Road, St. Louis',MO 63146-3526  
12614698 ##+Fred Gustafson, c/o Steve Gustafson, 55 S. main Street 394, Naperville, IL 60540-8514  
TOTALS: 2, \* 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2011

Signature:

